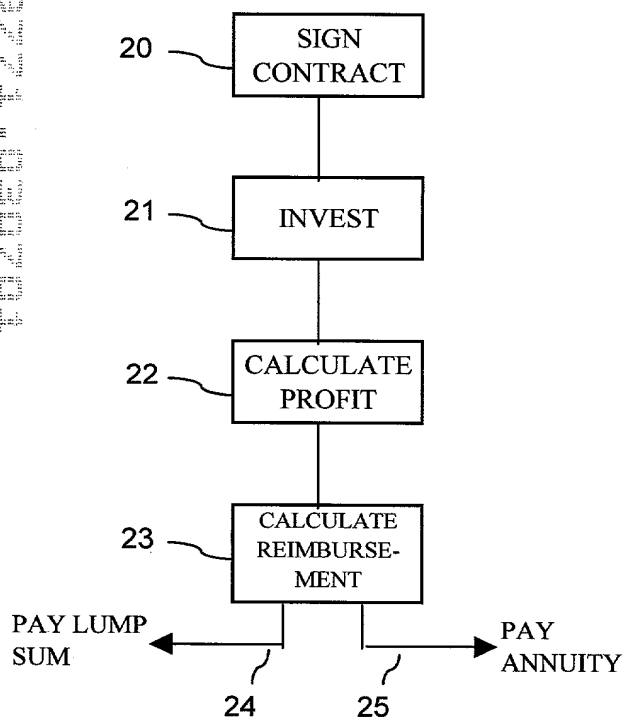
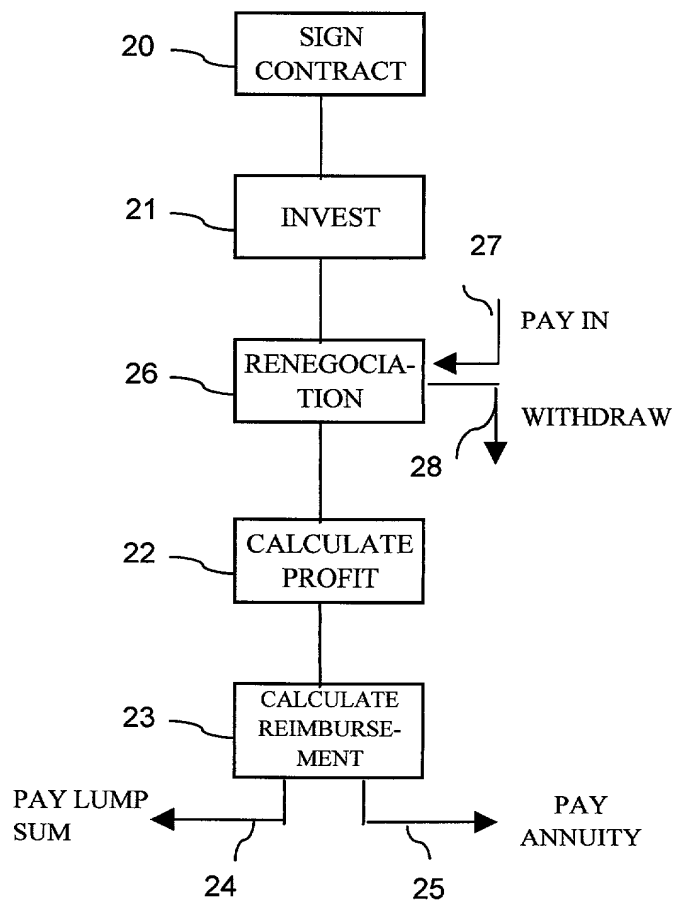


**Fig. 1**



**Fig. 2**



**Fig. 3**

10

| INSURANCE POLICY   |                          |
|--------------------|--------------------------|
| INSURER            | : BANK XXX               |
| CLIENT             | : JAVERLHAC              |
| AMOUNT PAID        | : \$10 000               |
| DURATION           | : 5 years                |
| PROPERTY INSURED   | : Vehicle                |
| TYPE OF INVESTMENT | : 10 % annual            |
| CONDITIONS         | : See accompanying sheet |

**Fig. 4**

| INITIAL AMOUNT<br>\$10 000 | PREMIUM<br>in \$ | INVESTMENT<br>in \$ | PROFIT in \$ |
|----------------------------|------------------|---------------------|--------------|
| 1st year                   | 2000             | 8000                | 800          |
| 2nd year                   | 2000             | 6800                | 680          |
| 3rd year                   | 2000             | 5480                | 548          |
| 4th year                   | 2000             | 4028                | 402,8        |
| 5th year                   | 2000             | 2430                | 243,08       |
| TOTAL                      | 10 000           | —                   | 2673,88      |

**Fig. 5**

| NUMBER OF CLAIMS | % PROFIT RETURNED |
|------------------|-------------------|
| 0                | 100               |
| 1                | 50                |
| >1               | 0                 |

**Fig. 6**

| INITIAL AMOUNT \$10 000 | PREMIUM<br>in \$ | INVESTMENT<br>in \$ | PROFIT in \$ |
|-------------------------|------------------|---------------------|--------------|
| 1st year                | 2000             | 8000                | 800          |
| 2nd year                | 2000             | 6800                | 680          |
| 3rd year                | 2000             | 5480                | 548          |
| Payment of \$5000       |                  |                     |              |
| 4th year                | 5000             | 6028                | 602,8        |
| 5th year                | 5000             | 1630,8              | 163,08       |

**Fig. 7**

| INITIAL AMOUNT \$10 000 | PREMIUM<br>in \$ | INVESTMENT<br>in \$ | PROFIT in \$ |
|-------------------------|------------------|---------------------|--------------|
| 1st year                | 2000             | 8000                | 800          |
| 2nd year                | 2000             | 6800                | 680          |
| 3rd year                | 2000             | 5480                | 548          |
| WITHDRAW \$5000         |                  |                     |              |
| 4th year                | 500              | 528                 | 52,8         |
| 5th year                | 500              | 80,8                | 8,08         |

**Fig. 8**

|          | PREMIUM<br>in \$ |
|----------|------------------|
| 1st year | 2000             |
| 2nd year | 1800             |
| 3rd year | 1600             |
| 4th year | 1400             |
| 5th year | 1200             |

**Fig. 9**

|  |                  |                     |              |
|--|------------------|---------------------|--------------|
| VEHICLE PURCHASE<br>= \$50 000<br>INITIAL AMOUNT =<br>\$22 000 | PREMIUM<br>in \$ | INVESTMENT<br>in \$ | PROFIT in \$ |
| 1st year   | 2000             | 20 000              | 2000         |
| 2nd year   | 2000             | 20 000              | 2000         |
| 3rd year   | 2000             | 20 000              | 2000         |
| 4th year   | 2000             | 20 000              | 2000         |
| 5th year   | 2000             | 20 000              | 2000         |
| AMOUNT REPAYABLE = 22000 \$                                    |                  |                     |              |

**Fig. 10**